



OFFICE OF  
INSURANCE COMMISSIONER

**FILED**

APR 26 2005

Hearings Unit, OIC  
Patricia D. Petersen  
Chief Hearing Officer

In the Matter of

**Global Healings Society, aka: The Auto Bond; The  
Community Financial Bond, et al.**

an Unauthorized Entity, and

Joseph Michael GARDINIER; Shanae GARDINIER; Jimmie  
Lee BUCHANAN; Frederick Earl LAWLIS; Sheila Fern  
DUFECK; John Winfred DUFECK; Shon E. BIVINS;  
Angelee Cheryl BIVINS and Jonathan Allen LITTLE

No. DO 5-11

ORDER TO  
CEASE AND  
DESIST

**As Individual Respondent(s)**

Pursuant to RCW 48.05.030, RCW 48.15.020, RCW 48.30.010 and RCW 48.30.040, the Office of the Insurance Commissioner ("OIC") orders the Global Healings Society, also doing business as the Auto Bond and the Community Financial Bond, and Joseph Michael Gardinier, Shanae Gardinier, Jimmie Lee Buchanan, Frederick Earl Lawlis, Sheila Fern Dufek, John Winfred Dufek, Shon E. Bivins, Angelee Cheryl Bivins, and Jonathan Allen Little, et al., and their officers, directors, trustees, agents, employees and affiliates ("Respondents") to immediately cease and desist from:

- A. Engaging in or transacting the business of insurance in or from within the state of Washington, including the attempted collection of premium monies and the advertising and soliciting of insurance, insurance replacement products and insurance-related products to any person
- B. Seeking, soliciting, pursuing, continuing and/or obtaining insurance business in or from within the state of Washington and from participating, directly or indirectly, in an act or acts of an insurance agent or agents or insurance company or companies in seeking, soliciting, pursuing, continuing and/or obtaining insurance business in the state of Washington;
- C. Soliciting Washington residents to sell or purchase any plan or policy or coverage for any form of insurance;

- D. Soliciting Washington residents by e-mail, facsimile (fax), telephone, mail, website or any other means to induce or attempt to induce them to apply for and/or purchase any form of insurance product.
- E. This Order shall not prevent Respondents from fulfilling the terms of insurance contracts formed prior to the effective date of this Order pursuant to RCW 48.15.020(2)(b).

THIS ORDER IS BASED ON THE FOLLOWING:

**Violation of RCW 48.05.030, Certificate of authority required; RCW 48.30.010 and 040, Unfair Practices and False Information; RCW 48.15.020, Solicitation by unauthorized insurer prohibited; and RCW 48.17.060, License required.**

a) Respondents' headquarters are in the state of Washington and Respondents are subject to OIC jurisdiction in this matter.

b) In 2004 and continuing to the present date, Respondents solicited Washington residents and persons located without the state of Washington, to induce them to apply for insurance-related products in part through solicitations presented on Respondents' websites titled [www.hehas.org](http://www.hehas.org) ; and others, including [www.globalhealingssociety.org](http://www.globalhealingssociety.org) .

c) Respondents have not applied for or been granted, a certificate of authority to act as an insurer in Washington.

d) Respondents are not licensed as agents, brokers or solicitors in this state and have solicited applications for, procured, and/or placed for others insurance for which they are not licensed.

Any violation of the terms of this Order by Respondents, their officers, directors, agents, or affiliates, will render the violator(s) subject to the full penalties authorized by RCW 48.02.080, 48.17.530, 48.15.023 and other applicable Code sections.

Respondents are ordered, within thirty (30) days of the effective date of this Order, to furnish the OIC with a complete listing, including names, addresses, telephone numbers, email addresses and all other contact information, of all Washington residents who have purchased any insurance or insurance-related product from Respondents within the twenty-four (24) months preceding the effective date of this order.

Respondents have the right to demand a hearing pursuant to chapters 48.04 and 34.05 RCW. This Order shall remain in effect subject to the further order of the commissioner.

THIS ORDER IS EFFECTIVE IMMEDIATELY AND IS ENTERED at Tumwater, Washington,  
this 1st day of February, 2005

MIKE KREIDLER  
Insurance Commissioner

By: Charles D. Brown  
Charles Brown, Acting Deputy Commissioner  
Legal Affairs Division